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(54) Electronic commerce settlement system

(57) In an electronic commerce settlement system, a processing unit (3) in a financial institution freezes an account balance at a request from a purchaser, generates provisional settlement money, that is, money information, and transmits the money to a purchaser's processing unit (1). The purchaser's processing unit (1) transmits a goods order request and provisional settle-

ment money to a seller's processing unit (2). The processing unit (3) in the financial institution makes a final settlement for the provisional settlement money based on a final settlement admission request from the purchaser who received goods and a final settlement request from the seller who received the provisional settlement money.

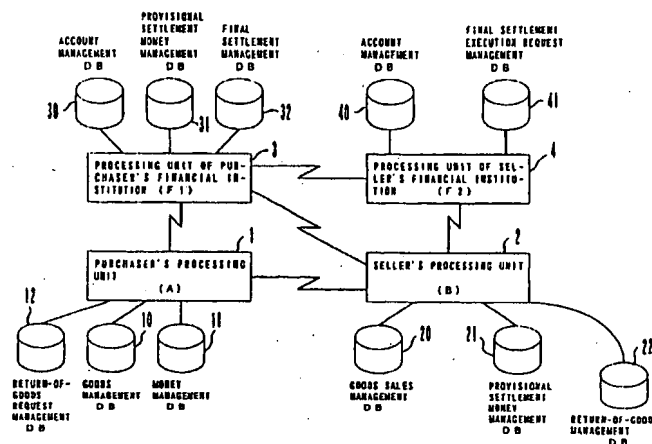


FIG. 1

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# EUROPEAN SEARCH REPORT

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EP 98 30 0799

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Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
A	US 5 426 281 A (ABECASSIS MAX) 20 June 1995 (1995-06-20)  * column 3, line 3 - column 6, line 16 * * column 7, line 61 - column 9, line 11 * ---	1-3, 5, 7, 10-15, 20, 23, 30-34, 36, 39-44, 49, 52, 56, 77, 97, 102, 109	G07F7/12 G07F7/10 G06F17/60 //G07F19/00
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A	SIRBU M ET AL: "NETBILL: AN INTERNET COMMERCE SYSTEM OPTIMIZED FOR NETWORK DELIVERED SERVICES", DIGEST OF PAPERS OF THE COMPUTER SOCIETY COMPUTER CONFERENCE (SPRING) COMPCON, TECHNOLOGIES FOR THE INFORMATION SUPERHIGHWAY SAN FRANCISCO, MAR. 5 - 9, 1995, NR. CONF. 40, PAGE(S) 20 - 25, INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS XP000577034 ISBN: 0-7803-2657-1 * page 20, right-hand column, paragraph 3 - page 23, left-hand column, paragraph 5 * * figures 1, 2 * --- -/--	53, 56, 62-69	<div>TECHNICAL FIELDS SEARCHED (Int.Cl.6)</div> G07F G06F
The present search report has been drawn up for all claims			
Place of search <b>THE HAGUE</b>		Date of completion of the search <b>16 July 1999</b>	Examiner <b>Bocage, S</b>
<div>CATEGORY OF CITED DOCUMENTS</div> <div>           X : particularly relevant if taken alone            Y : particularly relevant if combined with another document of the same category            A : technological background            O : non-written disclosure            P : intermediate document         </div> <div>           T : theory or principle underlying the invention            E : earlier patent document, but published on, or after the filing date            D : document cited in the application            L : document cited for other reasons            &amp; : member of the same patent family, corresponding document         </div>			

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## EUROPEAN SEARCH REPORT

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CATEGORY OF CITED DOCUMENTS: X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document			

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